

ENC. 2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

In Re:

Jeffrey Thomas Owens

Debtor(s).

Bankruptcy Number: 21-02133 -jw
Chapter 12

CHAPTER 12 MONTHLY REPORT

NAME OF DEBTOR(S): Jeffrey T. Owens

CASE NO.: 21-02133 -jw

For Month Ending February 2023

MONTHLY CASH RECEIPTS AND DISBURSEMENTS

(Report on a cash basis, unless you keep financial records on an accrual basis.)

1. CASH RECEIPTS

A. FARM INCOME

MONTH

YEAR TO
DATE

Grain Sales

#bu.	Corn at \$		
#bu.	beans at \$	14,904.88	57,964.10
#bu.	tobacco at \$		
#bu.	milo at \$		
#bu.	wheat at \$		8,015.41

Livestock Sales

#hd	feeder pigs at		
#hd	hogs at \$		
	per/lb.		
#hd	calves at \$		
	per/lb.		
#hd	cattle at \$		
	per/lb.		
#hd	lambs at \$		
Eggs			
Poultry			

Milk	_____	_____	_____
Other	_____	_____	_____
	_____	_____	_____

Miscellaneous Farm Income

Contract payments - <i>crop insurance</i>	_____	38,307.00
Contract payments	_____	_____
Contract payments	_____	_____
Rent payment	_____	_____
Rent payment	_____	_____
Government payment	_____	_____
PIK and Roll proceeds	_____	_____
Custom farming income	_____	_____
Custom feeding payments	_____	_____
Other farm income	_____	_____
(please specify source)	_____	_____
<i>Duck Club DVCS</i>	_____	_____
	_____	_____
New loans (specify source)	_____	_____
	_____	_____

B. WAGES FROM OUTSIDE WORK

Husband	_____	_____
Wife	_____	_____

C. OTHER RECEIPTS

Social Security	1,620.00	3240.00
Other:	_____	_____
<i>Loan from J Towens Construction Acct</i>	3,500.00	3,500.00
<i>Deposits for Jeff - Cash</i>	_____	_____
	_____	_____
Total Cash Receipts	20,024.88	111,027.11

II. EXPENSES PAID

A. HOUSEHOLD (Use more pages if necessary.)

<u>Payee</u>	<u>Date</u>	<u>Amount</u>	<u>Purpose</u>
Medical Expenses		530.89	
		0.00	
ATM cash withdrawals			
		28.52	
Food / Personal meals			
		912.29	
Personal shopping			
		0.00	
Payback to Construction Acct		456.40	
Personal Groceries			
		200.00	
Payment on Personal Income Taxes			
		450.00	
Personal Withdrawals - Cash			

TOTAL

2,548.10

B. FARM EXPENSES (Use more pages if necessary.)

<u>Payee</u>	<u>Date</u>	<u>Amount</u>	<u>Purpose</u>
Taxes and licenses		0.00	
Salaries and wages		0.00	
Repairs and maintenance		0.00	
Rent and leases		0.00	
Bank charges		38.00	
Fuel		79.88	
Utilities (lights / water / phone)		2,360.59	
Insurance		0.00	
General supplies		0.00	
Machine hire / Labor		0.00	
Freight		2,014.65	
Accounting		500.00	

TOTAL

4,993.12

C. TOTAL PAYMENTS MADE TO CHAPTER 12 TRUSTEE 109,479.44
TOTAL EXPENSES FOR MONTH 113,050.66
CASH PROFIT (LOSS) FOR MONTH (93,025.78)
[TOTAL INCOME minus TOTAL EXPENSES] 1

OTHER NON-CASH LOSSES:

LOSS DUE TO CROP FAILURE OR
DAMAGE \$ _____

LOSS DUE TO DEATH OR DISEASE
OF LIVESTOCK OR POULTRY
\$ _____

III. CASH RECONCILIATION:

Cash and Bank Accounts Balance at
Beginning of Month: \$ 94,408.86
Profit (or Loss) During Month \$ (93,025.78)
Cash and Bank Account Balance at
End of Month \$ 1,383.08

IV. EXPENSES CHARGED BUT NOT PAID DURING MONTH (itemized):

<u>Expense</u>	<u>Amount</u>
	\$

I CERTIFY UNDER PENALTY OF PERJURY THAT I HAVE READ THE FOREGOING STATEMENT, AND IT IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

3/16/2023
DATE


DEBTOR(S) OFFICER OF DEBTOR(S)



First Citizens Bank

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131



IM
489

000000741 FCBTSTM5030123153412 01 000000 001337 003



JEFFREY T OWENS
CHAPTER 12 DIP
OPERATING ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338

Your Account(s) At A Glance

Checking
Balance **1,113.00+**

Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 1414



Basic Business Checking

Account Number: [REDACTED] 1414

Enclosures In Statement: 0

Beginning Balance	94,132.28+	Statement Period Days	28
1 Deposits	14,904.88+	Average Ledger Balance	15,168.00+
4 Other Credits	5,121.00+		
11 Checks	111,274.70-		
18 Other Debits	1,770.46-		
Monthly Service Charge	0.00		
Ending Balance	1,113.00+		

Deposits To Your Account

Date	Amount
02-08	14,904.88

Other Credits To Your Account

Date	Description	Amount
02-03	SSA Treas 310 Xxsoc Sec *****9849A SSA	1,620.00
02-16	Transfer Internet 02-16 Seq # 41827 [REDACTED] 7869	2,000.00
02-24	Transfer Internet 02-24 Seq # 58619 [REDACTED] 7869	1,500.00
02-24	POS Sig 02/22 Visa #2021 Jesus.Net Httpsjesus.NE Wa	1.00
Total		5,121.00

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
1408	02-06	500.00	1537*	02-02	2,014.65	1542	02-27	400.00
1516*	02-17	149.79	1538	02-07	200.00	1543	02-24	144.60
1517	02-17	75.01	1540*	02-03	85,000.00	1546*	02-27	1,861.21
1518	02-02	450.00	1541	02-16	20,479.44			

*Prior Check Number(s) Not Included or Out of Sequence.



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249

Other Debits From Your Account

Date	Description	Amount
02-03	Bcbs Premium Drafts *****7622	150.79
02-06	Purchase Visa #2021 02-06 ATM 668973 Seq # 79129	56.69
	Family Dollar # 210 Stuckey Stre Eljohnsonvil Le	
02-06	Purchase Visa #2021 02-05 ATM 211534 Seq # 54293	79.88
	Murphy Express 295 W. Loop Road Lake City SC	
02-06	Purchase Visa #2021 02-05 ATM 240621 Seq # 52325	434.51
	Wal-Mart #0621 900 US 52 Hwy La Ke City SC	
02-07	POS Sig 02/06 Visa #2021 Subway 13641 Hemingway SC	10.63
02-07	Purchase Visa #2021 02-06 ATM 001 Seq # 3188	245.04
	Food Lion #0389 Food Lion #0389 Hemingway SC	
02-08	POS Sig 02/06 Visa #2021 Burger King #9436 Q07 Hemingway SC	17.89
02-15	Farmers Tel Coop Tel Bill *****4000	396.13
02-16	Purchase Visa #2021 02-15 ATM 676765 Seq # 72780	211.36
	KJ's Market lga 1256 Hwy 9 Buypa Ssjohnsonvil Le	
02-16	Gcwsdoper Utilities *****00 98	41.24
02-16	Gcwsdoper Utilities *****00 98	62.01
02-17	Wellcare ACH Debits ****8769	10.70
02-21	POS Sig 02/20 Visa #2021 Jesus.Net Httpsjesus.NE Wa	1.00
02-21	POS Sig 02/20 Visa #2021 Change.Org Change.Org Ca	1.07
02-21	POS Sig 02/20 Visa #2021 Chatgpt Subscription Openai.Com Ca	20.00
02-21	FDR Debit Card Visa Debit Foreign Transaction Fee Change.Org Ca	0.02
02-28	Commercial Advantage Fee Jtowensfarm	25.00
02-28	Paper Statement Fee	6.50
Total		1,770.46

Commercial Advantage Service Charge-Prior Month Activity Summary

Profile	Description	Total Items	Included Items	Charged Items	Item Price	Total Charged
JTOWENSFARM						
	Commercial Advantage Basic	1	0	1	25.00	25.00
						25.00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
02-02	91,667.63+	02-08	21,497.08+	02-21	2,049.31+
02-03	8,136.84+	02-15	21,100.95+	02-24	3,405.71+
02-06	7,065.76+	02-16	2,306.90+	02-27	1,144.50+
02-07	6,610.09+	02-17	2,071.40+	02-28	1,113.00+

00000741 02222 0002-0003 DC8STM5030123153417 00 L 0000133



Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 414

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

JEFFREY T OWENS
CHAPTER 12 DIP
OPERATING ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338



Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 1414

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
Richardson & Company, Inc.
Five hundred dollars and 00/100

DATE: 4-6-2023
\$ 500.00

MEMO: Accounting Service

1408

Chk# 1408 \$500.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
Stucky Pharmacy
One hundred forty nine and 79/100

DATE: 8-15-23
\$ 149.79

MEMO:

1516

Chk# 1516 \$149.79

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
Stucky Pharmacy
Seig Fair at 01

DATE: 8-20-21
\$ 75.01

MEMO: A-40

1517

Chk# 1517 \$75.01

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
Cash
Four hundred fifty and 00/100

DATE: 1/29/23
\$ 450.00

MEMO:

1518

Chk# 1518 \$450.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
SHERWOOD TRUCKING CO. INC.
\$ 2,014.55

DATE: 01/28/23

MEMO: FREIGHT INVT848

1537

Chk# 1537 \$2,014.55

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
IRS
UNITED STATES TREASURY
\$ 200.00

DATE: 01/28/23

MEMO: CASE 21-02133

1538

Chk# 1538 \$200.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
J. KERSHAW SPONG
\$ 85,000.00

DATE: 01/28/23

MEMO: PAYMENT

1540

Chk# 1540 \$85,000.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
J. KERSHAW SPONG TRUSTEE
\$ 20,479.44

DATE: 01/28/23

MEMO: PAYMENT

1541

Chk# 1541 \$20,479.44

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
PLEASANT HILL BAPTIST CHURCH
\$ 400.00

DATE: 02/21/23

MEMO: PLOTS 2

1542

Chk# 1542 \$400.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

PAY TO THE ORDER OF
Stucky Pharmacy
One Hundred Fifty Four and 60/100

DATE: 3/10/23
\$ 144.60

MEMO: mch

1543

Chk# 1543 \$144.60



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

JEFFREY T OWENS
CHAPTER 12 DIP
OPERATING ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338

Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 414

JEFFREY T. OWENS
334 STEPHEN DRIVE
JOHNSONVILLE, SC 29555-0338
OPERATING ACCOUNT

1546

DATE 2-24-2023

AMOUNT \$1,861.21

one thousand eight hundred sixty one & 2/100

Pay to the order of SEC

Notes high bill CIO# 83005956

Signature: [Handwritten Signature]

0001546# [REDACTED] 1546#

chk# 1546

\$1,861.21

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

ZE
489

000003996 FCBTZEST030123153686 01 000000 073193 002



JEFFREY T OWENS
CHAPTER 12 DIP
TAX ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338

Your Account(s) At A Glance
Checking
Balance **270.08+**

Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 1430



Basic Business Checking

Account Number: [REDACTED] 430

Enclosures In Statement: 0

Beginning Balance	276.58+	Statement Period Days	28
0 Deposits	0.00	Average Ledger Balance	276.00+
0 Other Credits	0.00		
0 Checks	0.00		
1 Other Debits	6.50-		
Monthly Service Charge	0.00		
Ending Balance	270.08+		

Other Debits From Your Account

Date	Description	Amount
02-28	Paper Statement Fee	6.50
	Total	6.50

Daily Balance Summary

Date	Balance
02-28	270.08+



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249



Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 430

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	= \$	
4	-\$	
5	= \$	

A. Deposits/Credits

Date	Amount
Total Amount	

B. Outstanding Checks/Debits

Number	Amount
Total Amount	

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: February 1, 2023 Thru February 28, 2023

Account Number: [REDACTED] 1430

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.